# Credit Deposit Ratio of Nationalised and Scheduled Banks

2711. SHRI P.C. CHACKO: Will the Minister of FINANCE be pleased to state:

- (a) whether there is any proposal to increase the credit-deposit ratio proscribed by Reserve Bank of India for nationalised and scheduled banks;
  - (b) if so, the details thereof; and
- (c) the total deposits of the nationalised banks and the advance given as on date, Statewise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b). There is no overall credit deposit ratio norms prescribed by Reserve Bank of India (RBI) for commercial banks. However, in respect of their rural and

semi-urban branches, the banks are required to achieve a target of 60%. There is no proposal to carry out any revision in this regard. The banks are under instructions from RBI to ensure that wide regional disparities among various states in credit deployment are avoided and effective steps are taken to increase flow of credit to all productive and identified viable proposals in deficient areas. With the introduction of service area approach, the Credit deposit ratio in different states are expected to improve further. The matter is being monitored by the Regional Consultative Committee. State Level Banker's committee. State Government and Reserve Bank of India on a regular basis.

(c) Statewise aggregate deposits (excluding inter bank deposits) and gross credit (excluding advances to banks) along with Credit; Deposit Ratio as on the last Friday of March, 1991 is given in the Statement attached.

#### **STATEMENT**

State-wise Aggregate Deposits, Gross Bank Credit and C: D Ratio of all Public Sector Banks (As on Last Friday March 1991)

(Amount in Crores)

State/Union Territories	Deposits	Credit	C:D Ratio
Haryana	37.82.30	2252.10	59.5
Himachal Pradesh	1330.42	502.96	37.8
Jammu & Kashmir	852.40	284.79	33.4
Punjab	9757.62	4366.96	44.8
Rajasthan	4745.15	2720.87	57.3
Chandigarh	1415.92	1168.89	82.6
Delhi	16668.26	12347.84	74.1
Arunachal Pradesh	143.06	23.21	16.2

(Amount in Crores)

State/Union Territories	Deposits	Credit	C:D Ratio
Assam	2022.32	1018.41	50.4
Manipur	105.54	67.98	64.4
Meghalaya	353.45	66.12	18.7
Mizoram·	94.34	18.49	19.6
Nagaland	202.62	80.63	39.8
Tripura	230.86	103.72	44.9
Bihar	8664.69	3323.42	38.4
Orissa	2565.09	1882.52	73.4
Sikkim	110.31	20.26	18.4
West Bengal	16877.19	8388.55	49.7
A & N Islands	57.06	19.55	34.3
Madhya Pradesh	7305.85	4882.99	66.8
Uttar Pradesh	18441.98	8356.44	45.3
Goa	1428.52	473.81	33.2
Gujarat	11556.65	6898.57	59.7
Maharashtra	28815.43	23484.80	81.5
D & N Haveli	15.14	7.82	51.7
Daman & Diu	59.35	13.91	23.4
Andhra Pradesh	10000.07	8353.66	83.5
Kamataka	8431.79	7304.12	86.6
Kerala	5934.01	3482.69	58.7
Tamil Nadu	11818.59	11405.43	96.5

(Amount in Crores)

State/Union Territories	Deposits	Credit	C:D Ratio
Lakshadweep	8.84	1.50	17.0
Pondicherry	290.12	163.43	56.3
All India	174084.94	113486.48	65.2

### Licences to Private Sector for Passenger shipping Service between Gulf Countries and Cochin

2712. SHRI P.C. CHACKO: Will the Minister of SURFACE TRANSPORT be pleased to state:

- (a) whether any licences have been issued to private sector during the last three years for operating passenger shipping service between gulf countries and Cochin;
  - (b) if so, the details of licences issued;
- (c) whether the Government propose to issue any new licences to the private sector: and
  - (d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF SURFACE TRANSPORT (SHRI JAGDISH TYTLER): (a) No. Sir.

- (b) Does not arise.
- (c) and (d). At present there is no proposal pending with Government to issue any new licence to the private sector.

#### **Opening of New Stock Exchanges**

2713. SHRI P.C. CHACKO: Will the Minister of FINANCE be pleased to state:

(a) the policy of the Government with regard to opening of new stock exchanges:

- (b) the new centres proposed for opening during 1992; and
- (c) the present position of the newly started Coimbatore Stock Exchange and the guidelines issued for enlisting new members there?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESH-WAR THAKUR): (a) This Ministry had set up a Study Group in January 1991 for suggesting a policy for establishment of new Stock Exchanges. The Study Group has suggested certain micro and macro economic criteria for approval of location of new Stock Exchanges. These criteria will be kept in view while considering proposals for establishment of new Stock Exchanges.

- (b) Application for establishment of new Stock Exchanges will be considered as and when they are received.
  - (c) The matter is subjudice.

## Countervailing Duty and Additional **Customs Duty on Imported Television** Sets

2714. SHRI RAMESH CHENNITHALA: Will the Minister of FINANCE be pleased to state:

(a) whether the Government have not fixed the countervailing duty rate and additional customs duty rate on imported televi-